

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Marcelles Rudolph Toussaint

Case No.: 5-18-03915MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Fay Servicing
Court Claim Number:	6
Last Four of Loan Number:	0620
Property Address if applicable:	151 Pinewood Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$30,973.15
b.	Prepetition arrearages paid by the trustee:	\$30,973.15
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$30,973.15

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: April 27, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Marcelles Rudolph Toussaint

Case No.: 5-18-03915MJC

Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on April 27, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Tullio DeLuca, Esquire  
381 N 9<sup>th</sup> Ave  
Scranton PA 18504

**Served by First Class Mail**

Fay Servicing, LLC  
Bankruptcy Dept  
PO Box 814609  
Dallas TX 75381-4609

Marcelles Rudolph Toussaint  
151 Pinewood Dr N  
East Stroudsburg PA 18302

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 27, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

**Case: 18-03915      MARCELLES RUDOLPH TOUSSAINT**

**FAY SERVICING, LLC**  
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 0620/PRE ARREARS/151 PINE

Sequence: 24

Modify:

Filed Date: 11/28/2018 12:00:00AM

Hold Code:

Amt Sched:	\$240,310.00	Debt:	\$30,973.15	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$30,973.15	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>FAY SERVICING, LLC</b>							
520-0	FAY SERVICING, LLC		04/12/2022	2011545	\$613.57	\$0.00	\$613.57	04/29/2022
520-0	FAY SERVICING, LLC		03/16/2022	2010526	\$818.80	\$0.00	\$818.80	03/31/2022
520-0	FAY SERVICING, LLC		02/16/2022	2009556	\$818.79	\$0.00	\$818.79	03/01/2022
520-0	FAY SERVICING, LLC		01/19/2022	2008554	\$818.80	\$0.00	\$818.80	02/01/2022
520-0	FAY SERVICING, LLC		12/15/2021	2007541	\$818.79	\$0.00	\$818.79	01/03/2022
520-0	FAY SERVICING, LLC		11/16/2021	2006517	\$818.79	\$0.00	\$818.79	12/01/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		10/14/2021	2005740	\$843.01	\$0.00	\$843.01	10/21/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		09/14/2021	2004695	\$843.00	\$0.00	\$843.00	09/22/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		08/18/2021	2003687	\$843.01	\$0.00	\$843.01	08/27/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		07/14/2021	2002620	\$843.00	\$0.00	\$843.00	07/23/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		06/16/2021	2001641	\$843.01	\$0.00	\$843.01	06/24/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		05/18/2021	2000630	\$816.10	\$0.00	\$816.10	05/28/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		04/15/2021	1229256	\$804.33	\$0.00	\$804.33	04/23/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		03/17/2021	1228237	\$804.34	\$0.00	\$804.34	03/26/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	NATIONSTAR MORTGAGE LLC D/B/		02/17/2021	1227222	\$804.33	\$0.00	\$804.33	03/01/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		01/19/2021	1226202	\$804.33	\$0.00	\$804.33	01/28/2021
520-0	NATIONSTAR MORTGAGE LLC D/B/		12/10/2020	1224415	\$804.34	\$0.00	\$804.34	12/17/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		11/03/2020	1223480	\$804.33	\$0.00	\$804.33	11/12/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		10/15/2020	1222648	\$804.34	\$0.00	\$804.34	10/23/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		09/17/2020	1221651	\$795.49	\$0.00	\$795.49	09/24/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		08/12/2020	1220590	\$795.50	\$0.00	\$795.50	08/21/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		07/07/2020	1219552	\$795.51	\$0.00	\$795.51	07/21/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		06/02/2020	1218521	\$795.48	\$0.00	\$795.48	06/12/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		05/06/2020	1217554	\$795.49	\$0.00	\$795.49	05/15/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		04/14/2020	1216512	\$824.67	\$0.00	\$824.67	04/23/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		03/12/2020	1215231	\$824.67	\$0.00	\$824.67	03/19/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		02/13/2020	1213917	\$824.66	\$0.00	\$824.66	02/21/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		01/16/2020	1212565	\$824.67	\$0.00	\$824.67	01/27/2020
520-0	NATIONSTAR MORTGAGE LLC D/B/		12/12/2019	1211205	\$824.67	\$0.00	\$824.67	12/19/2019
520-0	NATIONSTAR MORTGAGE LLC D/B/		11/07/2019	1209851	\$824.67	\$0.00	\$824.67	11/15/2019
520-0	NATIONSTAR MORTGAGE LLC D/B/		10/10/2019	1208716	\$824.67	\$0.00	\$824.67	10/18/2019
520-0	NATIONSTAR MORTGAGE LLC D/B/		09/26/2019	1207553	\$1,660.37	\$0.00	\$1,660.37	10/03/2019
520-0	NATIONSTAR MORTGAGE LLC D/B/		07/11/2019	1204728	\$1,645.80	\$0.00	\$1,645.80	07/23/2019
520-0	SETERUS		06/06/2019	1203585	\$2,547.82	\$0.00	\$2,547.82	06/24/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
Sub-totals: \$30,973.15						\$0.00	\$30,973.15	
Grand Total: \$30,973.15						\$0.00		